

IRS Filing Reference

For each credit in this package: the official IRS form it files on, where it rolls into Form 3800, the key lines, and what to confirm before filing. Open the official form and instructions at the link shown - the current IRS form always governs.

Sec. 45B - FICA Tip Credit · Form 8846

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-8846>

Rolls into: Form 3800, Part III, line 4f

- Line 1 - Tips employees reported that you paid employer Social Security & Medicare tax on.
- Line 2 - Tips used to meet the \$5.15/hr federal minimum (usually \$0 when cash wages already exceed \$5.15/hr).
- Line 3 - Creditable tips (line 1 minus line 2).
- Line 4 - Line 3 x 7.65% = the credit; add any pass-through amount on line 5; total on line 6.

Documentation to keep on file:

- Employee tip reports - Form 4070 or your POS/electronic equivalent (each employee's reported tips, by month).
- Payroll records showing hours, cash wages, and reported tips per employee.
- Form 941s showing the employer Social Security + Medicare tax paid on tips (Box 5b).
- Form 8027 if you're a large food/beverage establishment (>10 employees on a typical business day).

Attested: Client attested the reported tip figures are accurate.

Before filing: Apply the Sec. 280C wage-deduction reduction. Tie tips to Form 941 (Box 5b) and Form 8027 for a large food/beverage establishment.

Sec. 45R - Small-Business Health Care · Form 8941

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-8941>

Rolls into: Form 3800, Part III, line 4h

- Lines 1-3 - FTE count and average annual wage.
- Lines 4-6 - Employer-paid premiums, limited to the state small-group average.
- Lines 7-12 - Base credit (50%, or 35% for tax-exempt) after the FTE and average-wage phaseouts.

Documentation to keep on file:

- Proof coverage was bought through the SHOP Marketplace (REQUIRED since 2014) - your SHOP enrollment.
- Premium invoices/statements showing you paid a uniform 50%+ of each enrolled employee's premium.
- Payroll records to compute FTEs (fewer than 25) and average annual wages.
- Controlled-group / related-entity details (Reg. 1.45R-4). Remember: only a 2-consecutive-year credit period.

Attested: Client attested all controlled-group / related entities were entered.

Before filing: Enter premiums from Worksheets 4-6 in the instructions. Confirm the 2-consecutive-year SHOP rule.

Sec. 45E / 45T - Retirement Plan Startup · Form 8881

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-8881>

Rolls into: Form 3800, Part III, lines 1j & 1dd

- Part I - Qualified startup costs (up to \$5,000/yr for the first 3 years).
- Part II - \$500/yr auto-enrollment credit (Sec. 45T).
- Part III - Employer-contribution credit for eligible employees earning \$100k or less.

Documentation to keep on file:

- Signed plan adoption documents (401(k)/SEP/SIMPLE) - a NEW plan, within its first 3 years.
- Dated invoices/contracts for qualified startup & administration costs.
- Payroll extract proving 100 or fewer employees earned \$5,000+, with at least one non-highly-compensated participant.
- Auto-enrollment (EACA) documentation for the Sec. 45T \$500/yr piece; employer-contribution records.

Attested: Client attested the startup costs, contributions, and plan-year are accurate.

Before filing: Confirm the plan is new (first 3 years) and qualifies (401(k)/SEP/SIMPLE with a non-HCE participant).

Sec. 44 - Disabled Access · Form 8826

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-8826>

Rolls into: Form 3800, Part III, line 1e

- Line 1 - Eligible access expenditures.
- Lines 2-7 - Base = min(expenditures, \$10,250) minus \$250; credit = 50% of base, capped at \$5,000.

Documentation to keep on file:

- Receipts, invoices, contracts + proof of payment for each ADA/accessibility expense.
- An accessibility-expense log (vendor, date, description, amount, and how each cost improves access).
- Proof of eligible-small-business status: prior-year gross receipts \$1M or less, OR 30 or fewer full-time employees.

Attested: Client attested the access expenditures are eligible ADA expenses actually incurred.

Before filing: Confirm eligible-small-business status (30 or fewer full-time employees OR \$1M or less prior-year gross receipts).

Sec. 45S - Paid Family & Medical Leave · Form 8994

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-8994>

Rolls into: Form 3800, Part III, line 4j

- Lines 1-3 - Wages paid during FMLA-qualifying leave and the payment rate (50% or more).
- Line 4 - Applicable percentage (12.5%-25%) x qualifying leave wages = the credit.

Documentation to keep on file:

- Your WRITTEN paid-leave policy - dated BEFORE the leave, 2+ weeks/yr, paying 50%+ of wages, FMLA purposes only, with 'non-interference' language.
- Records of who took qualifying leave and the wages paid during that leave.
- Each employee's tenure (1+ year) and prior-year compensation (at or under the year's limit).

Attested: Client attested a written leave policy exists and the leave is FMLA-qualifying.

Before filing: Confirm the written policy predates the leave, and the tenure / prior-year-comp gates.

Sec. 45P - Differential Wage (Military) · Form 8932

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-8932>

Rolls into: Form 3800, Part III, line 1w

- Lines 1-3 - Eligible differential wages (civilian-military pay gap), capped at \$20,000 per employee.
- Line 4 - 20% of eligible differential wages = the credit.

Documentation to keep on file:

- Active-duty military orders (more than 30 days) for each employee.
- Records of the differential wage payments (the civilian-military pay gap), capped at \$20,000/employee.
- Proof the employee was employed for 91+ days before the call-up.

Attested: Client attested the differential wages were paid to employees on active military duty over 30 days.

Before filing: Confirm active-duty orders and the 91-day-prior-employment condition.

Sec. 45F - Employer-Provided Childcare · Form 8882

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-8882>

Rolls into: Form 3800, Part III, line 1k

- Lines 1-4 - Qualified childcare facility spend (40%, or 50% for an eligible small business).
- Plus 25% of qualified resource-and-referral spend; total credit capped at \$500K (\$600K small business).

Documentation to keep on file:

- Invoices/contracts for the childcare facility spend (build/operate, or a contract with a qualified facility/intermediary) + resource-and-referral spend.
- Licensing records proving it's a qualified childcare facility (state-licensed).
- A note to track the 10-year recapture window (if the facility closes or changes ownership).

Attested: Client attested the childcare / resource-and-referral expenditures are qualified Sec. 45F costs.

Before filing: Flag the 10-year recapture if the facility closes or changes hands.

GBC - General Business Credit (roll-up) · Form 3800

Official form + instructions: <https://www.irs.gov/forms-pubs/about-form-3800>

Rolls into: Filed with the income tax return

- Part III aggregates each credit above onto the return.
- Limited by tax liability (Sec. 38); unused amounts generally carry back 1 year and forward up to 20.

Documentation to keep on file:

- Each credit's own substantiation (listed above) - Form 3800 just totals them.
- For a pass-through, the Schedule K-1 flowing the credit to the owner's return.

Before filing: Pass-through entities flow the credit to owners on Schedule K-1.